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## Appendix D: Sample State Average Report

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This appendix provides a sample State Average Report, which is produced for each state and the District of Columbia. The report contains five periods of ratio averages for all top-tier bank holding companies (that have consolidated assets of more

than \$150 million and all multi-bank holding companies in the state that have outstanding debt to the general public or that are engaged in a non-bank activity involving financial leverage or engaged in credit extending activities) as well as current quar-

ter ratio averages for three intra-state peer group sizes. Ratios on this page are, for the most part, identical to those presented on the Summary Page of individual BHCPRs (see the definition of ratios beginning on page 3-5 of this manual).

month yyyy BANK HOLDING COMPANY PERFORMANCE REPORT  
STATE AVERAGE

INFORMATION  
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THE FOLLOWING PAGES CONTAIN A SUMMARY OF STATE AVERAGES  
FOR FINANCIAL INFORMATION BASED ON THE FR Y-9C (CONSOLIDATED  
FINANCIAL STATEMENTS FOR BANK HOLDING COMPANIES) AND FR Y-9LP  
(PARENT ONLY FINANCIAL STATEMENTS FOR LARGE BANK HOLDING COMPANIES).

DETAILED INFORMATION CONCERNING THE FINANCIAL RATIOS ARE  
FOUND IN "A USER'S GUIDE TO THE BANK HOLDING COMPANY  
PERFORMANCE REPORT."

NOTE  
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THE CONTENTS OF THIS REPORT SHOULD BE DIRECTED TO THE NEAREST FEDERAL RESERVE BANK.

SUMMARY INFORMATION FOR BANK HOLDING COMPANIES IN THE STATE OF VIRGINIA  
AVERAGE OF LARGE AND MULTI-BANK HOLDING COMPANIES IN STATE

PAGE 1

BY ASSET SIZE

	mmm yyyy	mmm yyyy	yyyy	yyyy	yyyy	0<150M	150M<1B	> 1B
TOTAL ASSETS (\$MILLIONS)	49,458	66,734	46,709	62,514	58,526	NA	8,457	41,001
NET INCOME (\$MILLIONS)	162	209	591	710	625	NA	29	132
NUMBER OF BHCS IN STATE	34	32	30	29	25	NA	29	5
EARNINGS AND PROFITABILITY								
PERCENT OF AVERAGE ASSETS:								
NET INTEREST INCOME (TE)	4.27	4.42	4.33	4.38	4.33	NA	4.33	3.94
+ NON-INTEREST INCOME	0.76	0.83	0.76	0.88	0.77	NA	0.70	1.24
- OVERHEAD EXPENSE	2.75	2.92	2.85	3.07	3.12	NA	2.70	3.07
PROVISION FOR LOSSES	0.16	0.17	0.17	0.20	0.15	NA	0.16	0.18
+ SECURITIES GAINS (LOSSES)	0.02	0.01	0.00	0.01	0.00	NA	0.03	0.01
+ OTHER TAX EQUIV ADJUSTMENTS	0.00	-0.02	0.00	0.00	0.00	NA	0.00	0.01
= PRETAX NET OPER INCOME (TE)	2.10	2.08	2.11	1.90	1.85	NA	2.12	1.98
NET OPERATING INCOME	1.37	1.36	1.38	1.27	1.20	NA	1.39	1.25
NET INCOME	1.37	1.36	1.38	1.27	1.20	NA	1.39	1.25
PERCENT OF AVG EARNING ASSETS								
INTEREST INCOME (TE)	8.34	8.34	8.41	8.52	8.34	NA	8.40	7.95
INTEREST EXPENSE	3.78	3.69	3.85	3.86	3.69	NA	3.78	3.77
NET INTEREST INCOME (TE)	4.57	4.72	4.62	4.75	4.67	NA	4.62	4.28
LOSSES, ALLOW & PAST DUE + NONACCR								
NET LN&LS LOSSES/AVG LOANS & LS	0.14	0.12	0.17	0.20	0.18	NA	0.14	0.18
EARNINGS COVERAGE OF NET LOSSES(X)	31.04	29.23	53.51	16.04	26.75	NA	30.68	32.81
LN&LS ALLOW/TOTAL LOANS & LEASES	1.22	1.21	1.17	1.21	1.38	NA	1.20	1.28
NONACCR LNS&LS+REACQ/LNS&LS+REACQ	0.51	0.44	0.53	0.45	0.76	NA	0.52	0.41
LIQUIDITY AND FUNDING								
NET NONCORE FUNDING DEPENDENCE	6.30	8.18	7.65	8.72	5.94	NA	6.34	5.98
NET ST NONCORE FUNDING DEPENDENCE	1.26	4.32	3.17	5.53	NA	NA	1.75	-3.44
NET LOANS AND LEASES/TOT ASSETS	63.15	61.80	63.19	61.22	58.23	NA	63.89	58.98
CAPITALIZATION								
TIER 1 LEVERAGE RATIO	10.39	9.74	10.33	9.46	9.14	NA	10.60	9.22
EQUITY CAPITAL/TOTAL ASSETS	10.34	9.72	10.31	9.62	9.49	NA	10.59	8.92
NET LOANS&LS/EQUITY CAPITAL (X)	6.01	6.35	6.18	6.45	6.02	NA	5.88	6.72
CASH DIVIDENDS/NET INCOME	19.80	24.56	31.45	33.67	33.62	NA	27.97	40.10
RETAINED EARNINGS/AVG EQUITY CAP	9.16	10.18	9.50	8.71	8.03	NA	9.32	8.30
PARENT COMPANY RATIOS								
SHORT-TERM DEBT/EQUITY CAPITAL	0.37	0.30	0.41	0.59	0.35	NA	0.11	2.30
LONG-TERM DEBT/EQUITY CAPITAL	0.53	1.24	0.27	0.69	1.79	NA	0.60	0.03
EQUITY INVESTMENT IN SUBS/EQUITY	93.82	95.86	92.98	94.87	96.51	NA	93.81	93.86
CASH FR OP+NONCASH+OP EX/OP EX+DIV	164.08	171.86	183.95	374.51	120.18	NA	177.47	91.81